

In the Claims:

✓ Please amend Claims 1-30 and 32-51, cancel Claim 47 and add new Claims 52-82. A marked-up copy of the claims as amended in this Amendment A is enclosed as an attachment hereto. Following entry of the amendments in this Amendment, the pending claims in the present application read as follows:

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1 1. (Amended) A system for presenting and paying bills, comprising:  
2 parsing functionality which is adapted to parse billing data from a plurality  
3 of billers using rules of conversion according to which said parsing functionality is  
4 programmed, corresponding to a plurality of data types, and to provide relevant  
5 information for further use by said system;  
6 a common document model processing functionality adapted to transform  
7 said relevant information into a common document model, said common  
8 document model is adapted to accommodate said relevant information from said  
9 plurality of billers and according to said plurality of data types;  
10 a database adapted to store said transformed information from  
11 said common document model processing functionality; and  
12 presentation functionality adapted to retrieve information from said  
13 database and output at least some of said information via a network for use by bill  
14 payers.

1 2. (Amended) The system according to claim 1, wherein said parsing functionality

2 is adapted to parse data from a print stream of data provided by said plurality of  
3 billers.

1 3. (Amended) The system according to claim 1, wherein said parsing functionality  
2 is adapted to parse data from a data interchange stream of data provided by said  
3 plurality of billers.

1 4. (Amended) The system according to claim 1, wherein said parsing functionality  
2 is adapted to parse data from a financial data stream provided by said plurality of  
3 billers.

1 5. (Amended) The system according to claim 1, wherein said presentation  
2 functionality is adapted to output information for use by said bill payers using  
3 financial software.

1 6. (Amended) The system according to claim 1, wherein said presentation  
2 functionality is adapted to output information for use by said bill payers not using  
3 financial software.

1 7. (Amended) The system according to claim 6, wherein said presentation  
2 functionality is adapted to output information for use by said bill payers using a  
3 browser.

1 8. (Amended) The system according to claim 1, wherein said presentation  
2 functionality employs style sheet functionality in order to render information in a  
3 form suitable for said bill payers.

1 9. (Amended) The system according to claim 6, wherein information is provided

2 to said bill payers using markup language.

1 10. (Amended) The system according to claim 1, further comprising an  
2 interactivity functionality adapted to detect and respond to communications from  
3 said bill payers, by at least (i) retrieving information from said database and  
4 presenting it to said bill payers in a form requested by said bill payers; and (ii)  
5 altering information in said database corresponding to said bill payers according to  
6 said communications.

1 11. (Amended) The system according to claim 1, further comprising interactivity  
2 functionality adapted to detect and respond to communications from said plurality  
3 of billers by at least retrieving information from said database corresponding to  
4 said plurality of billers and presenting it to said plurality of billers in a form  
5 requested by said plurality of billers.

1 12. (Amended) The system according to claim 11, further comprising interactivity  
2 functionality adapted to detect and respond to communications from said bill  
3 payers, by at least (i) retrieving information from said database and presenting it to  
4 said bill payers in a form requested by said bill payers; and (ii) altering  
5 information in said database corresponding to said bill payers according to said  
6 communications.

1 13. (Amended) The system according to claim 1, further comprising a biller  
2 interface coupled to said database adapted to allow said plurality of billers to alter  
3 appearance and content of bills presented to said bill payers.

1 14. (Amended) The system according to claim 13, wherein biller interface is  
2 further adapted to allow said plurality of billers to communicate with said bill  
3 payers regarding said bills.

1 15. (Amended) The system according to claim 13, further comprising interactivity  
2 functionality adapted to detect and respond to communications from said plurality  
3 of billers, by at least retrieving information from said database corresponding to  
4 said plurality of billers and presenting it to said plurality of billers in a form  
5 requested by said plurality of billers.

1 16. (Amended) The system according to claim 13, further comprising interactivity  
2 functionality adapted to detect and respond to communications from said bill  
3 payers by at least (i) retrieving information from said database and presenting it to  
4 said bill payers in a form requested by said bill payers and (ii) altering information  
5 in said database corresponding to said bill payers according to said  
6 communications.

1 17. (Amended) The system according to claim 1, further comprising a financial  
2 source interface adapted to send and receive communications to and from at least  
3 one financial entity and to alter information in said database according to said  
4 financial source communications.

1 18. (Amended) The system according to claim 1, further comprising interactivity  
2 functionality adapted to detect and respond to communications from said bill  
3 payers regarding at least one of said bills of said bill payers presented by said

4 system, by at least (i) retrieving information from said database and presenting it  
5 to said bill payers in a form requested by said bill payers; and (ii) altering  
6 information in said database corresponding to said bill payers according to said  
7 communications; and a financial source interface adapted to send and receive  
8 communications to and from at least one financial entity based at least in part on  
9 communications from said bill payers and to alter information in said database  
10 corresponding to said bills of said payers, according at least in part to said  
11 financial source communications.

1 19. (Amended) The system according to claim 18, further comprising interactivity  
2 functionality adapted to detect and respond to communications from said plurality  
3 of billers, by at least retrieving information from said database corresponding to  
4 said plurality of billers and presenting it to said plurality of billers in a form  
5 requested by said plurality of billers.

Q2 Cont  
1 20. (Amended) The system according to claim 18, wherein said interactivity  
2 functionality is adapted to report information to plurality of billers relating at least  
3 to status of payment on their bills presented by said system.

1 21. (Amended) A method of providing electronic bill presentment and payment  
2 services, comprising the steps of:

3 extracting relevant information from billing data, corresponding to a  
4 plurality of data types, from a plurality of billers using rules of conversion;  
5 transforming said relevant information into a common document model,

6 which common document model is adapted to accommodate said relevant  
7 information from said plurality of billers and according to said plurality of data  
8 types;

9 storing said transformed information from said common document model  
10 in a database; and

11 retrieving said transformed information from said database and outputting  
12 at least some of said information via a network for use by bill payers.

1 22. (Amended) The method of claim 21, wherein said billing data is from a print  
2 stream of data provided by said plurality of billers.

1 23. (Amended) The method of claim 21, wherein said billing data is from a data  
2 interchange stream of data provided by said plurality of billers.

1 24. (Amended) The method of claim 21, wherein said billing data is from a  
2 financial data stream provided by said plurality of billers.

1 25. (Amended) The method of claim 21, wherein said at least some of said  
2 information is output for use by said bill payers using financial software.

1 26. (Amended) The method of claim 21, wherein said at least some of said  
2 information is output for use by said bill payers not using financial software.

1 27. (Amended) The method of claim 21, wherein said at least some of said  
2 information is output for use by said bill payers using a browser.

1 28. (Amended) The method of claim 21, wherein said at least some of said  
2 information is output using style sheet functionality in order to render information

3 in a form suitable for said bill payers.

1 29. (Amended) The method of claim 26, wherein said at least some of said  
cont information is provided to said bill payers using markup language.

2 30. (Amended) The method of claim 21, further comprising the step of detecting  
A and responding to communications from bill payers, by at least (i) retrieving  
3 information from said database and presenting it to said bill payers in a form  
4 requested by said bill payers and (ii) altering information in said database  
5 corresponding to said bill payers according to said communications.

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1 32. (Amended) The method of claim 21, further comprising the step of detecting  
2 and responding to communications from said plurality of billers, by at least  
3 retrieving information from said database corresponding to said plurality of billers  
4 and presenting it to said plurality of billers in a form requested by said plurality of  
5 billers.

A3 1 33. (Amended) The method of claim 21, further comprising the step of allowing  
2 said plurality of billers to alter appearance and content of bills presented to said  
3 bill payers.

1 34. (Amended) The method of claim 33, further comprising the step of allowing  
2 said plurality of billers to communicate with said bill payers regarding said bills.

1 35. (Amended) The method of claim 21, further comprising the step of sending  
2 and receiving communications to and from at least one financial entity and  
3 altering and storing information according to said communications.

1 36. (Amended) The method of claim 21, further comprising the steps of detecting  
2 and responding to communications from said bill payers regarding at least one of  
3 said bills of said bill payers presented by said system, by at least (i) retrieving  
4 information from said database and presenting it to said bill payers in a form  
5 requested by said bill payers and (ii) altering information in said database  
6 corresponding to said bill payers according to said communications; and sending  
7 and receiving communications to and from at least one financial entity based at  
8 least in part on communications from said bill payers and to alter information in  
9 said database corresponding to said bills of said bill payers, according at least in  
10 part to said communications.

1 37. (Amended) The method of claim 36, further comprising the step of detecting  
2 and responding to communications from said plurality of billers, by at least  
3 retrieving information from said database corresponding to said plurality of billers  
4 and presenting it to said plurality of billers in a form requested by said plurality of  
5 billers.

1 38. (Amended) The method of claim 36, further comprising the step of reporting  
2 information to said plurality of billers relating at least to status of payment on said  
3 bills presented to said system.

1 39. (Amended) A system for presenting and paying bills, comprising:  
2 an extractor functionality which is adapted to parse billing data from a  
3 plurality of billers using rules of conversion according to which the extractor



4 functionality is programmed, corresponding to a plurality of data types, and to  
5 provide relevant information for further use by said system;

6 a common document model processing functionality adapted to transform  
7 said relevant information into a common document model, which common  
8 document model is adapted to accommodate said relevant information from said  
9 plurality of billers and according to said plurality of data types;

10 a database adapted to store said transformed information from said common  
11 document model processing functionality; and

12 presentation functionality adapted to retrieve information from  
13 said database and output at least some of said information via a network for use by  
14 bill payers; and

15 a bill payer interface coupled to said database adapted to allow said bill  
16 payers to pay bills electronically.

1 40. (Amended) The system of claim 39, wherein said interface is adapted to allow  
2 said bill payers to specify the location of said output.

1 41. (Amended) A system for presenting and paying bills, comprising:

2 parsing functionality which is adapted to parse billing data from a plurality  
3 of billers using rules of conversion according to which said parsing functionality is  
4 programmed, said billing data corresponding to a plurality of data types, and to  
5 provide relevant information for further use by said system;

6 a common document model processing functionality adapted to transform

7 said relevant information into a common document model, which common  
8 document model is adapted to accommodate said relevant information from said  
9 plurality of billers and according to said plurality of data types;  
10 a database adapted to store said transformed information from said common  
11 document model processing functionality;  
12 a presentation functionality adapted to retrieve information from said  
13 database and output at least some of said information via a network for use by bill  
14 payers; and  
15 a biller interface coupled to said database adapted to allow said plurality of  
16 billers to identify market segments of said bill payers according to market rules  
17 and information retrieved from said database.

42. (Amended) A system according to claim 41, wherein said biller interface is  
further adapted to allow said plurality of billers to alter appearance and content of  
bills presented to said bill payers based on said market segments.

43. (Amended) A system according to claim 41, wherein said biller interface is  
further adapted to allow said plurality of billers to send marketing messages to  
said bill payers based on said market segments.

44. (Amended) A system according to claim 41, wherein said biller interface is  
further adapted to allow said plurality of billers to communicate with said bill  
payers regarding said bills based on said market segments.

45. (Amended) A system for presenting and paying bills, comprising:

2 parsing functionality which is adapted to parse billing data from a plurality  
3 of billers using rules of conversion according to which said parsing functionality is  
4 programmed, said billing data corresponding to a plurality of data types, and to  
5 provide relevant information for further use by said system;

6 a common document model processing functionality adapted to  
7 transform said relevant information into a common document model, which  
8 common document model is adapted to accommodate said relevant information  
9 from said plurality of billers and according to said plurality of data types;

10 a database adapted to store said transformed information from said common  
11 document model processing functionality;

12 a presentation functionality adapted to retrieve information from said  
13 database and output at least some of said information via a network for use by bill  
14 payers; and

15 interactivity functionality adapted to detect and respond to communications  
16 from said plurality of billers regarding market segments of said bill payers by  
17 retrieving information from said database and altering appearance and content of  
18 bills presented to said bill payers based on said communications.

1 46. (Amended) A system for presenting and paying bills, comprising:

2 parsing functionality which is adapted to parse billing data from a plurality  
3 of billers using rules of conversion according to which said parsing functionality is  
4 programmed, said billing data corresponding to a plurality of data types, and to

5 provide relevant information for further use by said system;  
6 a common document model processing functionality adapted to transform  
7 said relevant information into a common document model, which common  
8 document model is adapted to accommodate said relevant information from said  
9 plurality of billers and according to said plurality of data types;  
10 a database adapted to store [the] said transformed information from  
11 said common document model processing functionality;  
12 a presentation functionality adapted to retrieve information  
13 from said database and output at least some of said information via a network for  
14 use by bill payers; and  
15 interactivity functionality adapted to detect and respond to communications  
16 from said plurality of billers regarding market segments of said bill payers by  
17 retrieving information from said database and sending marketing messages to said  
18 bill payers based on said communications.

1 47. (Cancelled) ✓

47 48. (Amended) A system for presenting and paying bills, comprising:

2 parsing functionality which is adapted to parse billing data from a plurality  
3 of billers using rules of conversion according to which said parsing functionality is  
4 programmed, said billing data corresponding to a plurality of data types, and to  
5 provide relevant information for further use by said system;  
6 a common document model processing functionality adapted to

7 transform said relevant information into a common document model, which  
8 common document model is adapted to accommodate relevant information from  
9 said plurality of billers and according to said plurality of data types;  
10 a database adapted to store said transformed information from said common  
11 document model processing functionality;  
12 a presentation functionality adapted to retrieve information from said  
13 database and output at least some of said information via a network for use by bill  
14 payers; and  
15 an agent interface coupled to said database adapted to allow a plurality of  
16 agents having agency relationships with said plurality of billers to communicate  
17 with said bill payers regarding bills.

1 ~~48~~ 49. (Amended) A system according to claim 48, wherein said plurality of agents  
2 interface is further adapted to allow said plurality of agents to communicate with  
3 said plurality of billers regarding said bills of said bill payers.

1 ~~49~~ 50. (Amended) A system for presenting and paying bills, comprising;  
2 parsing functionality which is adapted to parse billing data from a plurality  
3 of billers using rules of conversion according to which said parsing functionality is  
4 programmed, said billing data corresponding to a plurality of data types, and to  
5 provide relevant information for further use by said system;  
6 a common document model processing functionality adapted to  
7 transform said relevant information into a common document model, which

8 common document model is adapted to accommodate relevant information from  
9 said plurality of billers and according to said plurality of data types;  
10 a database adapted to store said transformed information from  
11 said common document model processing functionality;  
12 a presentation functionality adapted to retrieve information from said  
13 database and output at least some of said information via a network for use by bill  
14 payers;  
15 bill payer interactivity functionality adapted to detect and respond to  
16 communications from said bill payers, by at least retrieving information from said  
17 database corresponding to said bill payers and presenting said information to said  
18 bill payers in a form requested by said bill payers; and  
19 biller interactivity functionality adapted to detect and respond to  
20 communications from said plurality of billers, by at least retrieving information  
21 from said database corresponding to said plurality of billers and presenting said  
22 information to said plurality of billers in a form requested by said plurality of  
23 billers.

1 ~~50~~ 51. (Amended) A system according to claim 50, wherein said biller interactivity  
2 functionality and said bill payer interactivity functionality are further adapted to  
3 present substantially the same information to said plurality of billers and said bill  
4 payers in order to allow said plurality of billers to interact with said bill payers  
5 regarding said same information.

51  
52. (New Claim) A system for presenting and paying bills, comprising;

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a modularized input processing engine, said input processing engine  
adapted to preprocess billing data from a plurality of billers corresponding to a  
plurality of data types;

a parsing engine including parsing functionality which is adapted to parse  
said billing data from a plurality of billers using rules of conversion according to  
which said parsing functionality is programmed, said billing data corresponding to  
said plurality of data types, and to provide relevant information for further use by  
said system;

a common document model processing functionality adapted to  
transform said relevant information into a common document model, which  
common document model is adapted to accommodate relevant information from  
said plurality of billers and according to said plurality of data types;

a database adapted to store said transformed information from  
said common document model processing functionality; and

a presentation functionality adapted to retrieve information  
from said database and output at least some of said information via a network for  
use by bill payers.

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53. (New Claim) The system according to claim 52, further comprising an  
interactivity functionality adapted to detect and respond to communications from  
said bill payers, by at least (i) retrieving information from said database and

4 presenting it to said bill payers in a form requested by said bill payers; and (ii)  
5 altering information in said database corresponding to said bill payers according to  
6 said communications.

1 <sup>53</sup>~~54~~. (New Claim) The system according to claim <sup>51</sup>~~52~~, further comprising a financial  
2 source interface adapted to send and receive communications to and from at least  
3 one financial entity and to alter information in said database according to said  
4 financial source communications.

1 <sup>54</sup>~~55~~. (New Claim) The system according to claim <sup>51</sup>~~52~~, further comprising a financial  
2 source interface adapted to send and receive communications to and from at least  
3 one financial entity based at least in part on communications from said bill payers  
4 and to alter information in said database corresponding to said bills of said payers,  
5 according at least in part to said financial source communications.

1 <sup>55</sup>~~56~~. (New Claim) The system according to claim <sup>51</sup>~~52~~, further comprising detecting  
2 and responding to communications from bill payers, by at least (i) retrieving  
3 information from said database and presenting it to said bill payers in a form  
4 requested by said bill payers and (ii) altering information in said database  
5 corresponding to said bill payers according to said communications.

1 <sup>56</sup>~~57~~. (New Claim) The system according to claim <sup>51</sup>~~52~~, further comprising sending  
2 and receiving communications to and from at least one financial entity based at  
3 least in part on communications from said bill payers and to alter information in  
4 said database corresponding to said bills of said bill payers, according at least in



5 part to said communications.

1 ~~57~~ 58. (New Claim) The system according to claim ~~52~~<sup>51</sup>, further comprising a biller

2 interface coupled to said database adapted to allow said plurality of billers to

3 identify market segments of said bill payers according to market rules and

4 information retrieved from said database.

1 ~~58~~ 59. (New Claim) The system according to claim ~~52~~<sup>51</sup>, further comprising

2 interactivity functionality adapted to detect and respond to communications from

3 said plurality of billers regarding market segments of said bill payers by retrieving

4 information from said database and altering appearance and content of bills

5 presented to said bill payers based on said communications.

1 ~~59~~ 60. (New Claim) The system according to claim ~~52~~<sup>51</sup>, further comprising

2 interactivity functionality adapted to detect and respond to communications from

3 said plurality of billers regarding market segments of said bill payers by retrieving

4 information from said database and sending marketing messages to said bill payers

5 based on said communications.

1 ~~60~~ 61. (New Claim) The system according to claim ~~52~~<sup>51</sup>, further comprising an agent

2 interface coupled to said database adapted to allow a plurality of agents having

3 agency relationships with said plurality of billers to communicate with said bill

4 payers regarding bills.

1 ~~61~~ 62. (New Claim) The system according to claim ~~52~~<sup>51</sup>, further comprising bill payer

2 interactivity functionality adapted to detect and respond to communications from

3 said bill payers, by at least retrieving information from said database  
4 corresponding to said bill payers and presenting said information to said bill  
5 payers in a form requested by said bill payers; and biller interactivity functionality  
6 adapted to detect and respond to communications from said plurality of billers, by  
7 at least retrieving information from said database corresponding to said plurality  
8 of billers and presenting said information to said plurality of billers in a form  
9 requested by said plurality of billers.

1 <sup>62</sup> 63. (New Claim) A method of providing electronic bill presentment and payment  
2 services, comprising the steps of:

3 modularizing the preprocessing of billing data from a plurality of billers  
4 corresponding to a plurality of data types;  
5 extracting relevant information from said billing data, corresponding to said  
6 plurality of data types, from said plurality of billers using rules of conversion;  
7 transforming said relevant information into a common document model,  
8 which common document model is adapted to accommodate said relevant  
9 information from said plurality of billers and according to said plurality of data  
10 types;  
11 storing said transformed information from said common  
12 document model in a database; and  
13 retrieving said transformed information from said database and  
14 outputting at least some of said information via a network for use by bill

15 payers.

1 ~~63~~ 64. (New Claim) The method of claim ~~63~~<sup>62</sup>, wherein said billing data is from a print  
2 stream of data provided by said plurality of billers.

1 ~~64~~ 65. (New Claim) The method of claim ~~63~~<sup>62</sup>, wherein said billing data is from a data  
2 interchange stream of data provided by said plurality of billers.

1 ~~65~~ 66. (New Claim) The method of claim ~~63~~<sup>62</sup>, wherein said billing data is from a  
2 financial data stream provided by said plurality of billers.

1 ~~66~~ 67. (Amended) The method of claim ~~63~~<sup>62</sup>, wherein said at least some of said  
2 information is output for use by said bill payers using financial software.

1 ~~67~~ 68. (New Claim) The method of claim ~~63~~<sup>62</sup>, wherein said at least some of said  
2 information is output for use by said bill payers not using financial software.

1 ~~68~~ 69. (New Claim) The method of claim ~~63~~<sup>62</sup>, wherein said at least some of said  
2 information is output for use by said bill payers using a browser.

1 ~~69~~ 70. (New Claim) The method of claim ~~63~~<sup>62</sup>, wherein said at least some of said  
2 information is output using style sheet functionality in order to render information  
3 in a form suitable for said bill payers.

1 ~~70~~ 71. (New Claim) The method of claim ~~68~~<sup>69</sup>, wherein said at least some of said  
2 information is provided to said bill payers using markup language.

1 ~~71~~ 72. (New Claim) A system for presenting and paying bills, comprising:  
2 parsing functionality which is adapted to parse billing data from a plurality  
3 of billers using rules of conversion according to which said parsing functionality is

4 programmed, corresponding to a plurality of data types, and to provide relevant  
5 information for further use by said system;

6 a common document model processing functionality adapted to transform  
7 said relevant information into a common document model, said common  
8 document model is adapted to accommodate said relevant information from said  
9 plurality of billers and according to said plurality of data types;

10 a database adapted to store said transformed information from  
11 said common document model processing functionality;

12 presentation functionality adapted to retrieve information from said  
13 database and output at least some of said information via a network for use by bill  
14 payers; and

15 control functionality adapted to allow said plurality of billers to control at  
16 least one of said parsing functionality, said common document model  
17 functionality, said database functionality, and said presentation functionality.

1 <sup>12</sup>73. (New Claim) The system according to claim <sup>71</sup>72, further comprising an  
2 interactivity functionality adapted to detect and respond to communications from  
3 said bill payers, by at least (i) retrieving information from said database and  
4 presenting it to said bill payers in a form requested by said bill payers; and (ii)  
5 altering information in said database corresponding to said bill payers according to  
6 said communications.

1 <sup>13</sup>74. (New Claim) The system according to claim <sup>71</sup>72, further comprising a financial

2 source interface adapted to send and receive communications to and from at least  
3 one financial entity and to alter information in said database according to said  
4 financial source communications.

1 ~~74~~ 75. (New Claim) The system according to claim ~~72~~<sup>71</sup>, further comprising a financial  
2 source interface adapted to send and receive communications to and from at least  
3 one financial entity based at least in part on communications from said bill payers  
4 and to alter information in said database corresponding to said bills of said payers,  
5 according at least in part to said financial source communications.

1 ~~75~~ 76. (New Claim) The system according to claim ~~72~~<sup>71</sup>, further comprising detecting  
2 and responding to communications from bill payers, by at least (i) retrieving  
3 information from said database and presenting it to said bill payers in a form  
4 requested by said bill payers and (ii) altering information in said database  
5 corresponding to said bill payers according to said communications.

1 ~~76~~ 77. (New Claim) The system according to claim ~~72~~<sup>71</sup>, further comprising sending  
2 and receiving communications to and from at least one financial entity based at  
3 least in part on communications from said bill payers and to alter information in  
4 said database corresponding to said bills of said bill payers, according at least in  
5 part to said communications.

1 ~~77~~ 78. (New Claim) The system according to claim ~~72~~<sup>71</sup>, further comprising a biller  
2 interface coupled to said database adapted to allow said plurality of billers to  
3 identify market segments of said bill payers according to market rules and

4 information retrieved from said database.

1 ~~78~~ 79. (New Claim) The system according to claim ~~72~~<sup>71</sup>, further comprising

2 interactivity functionality adapted to detect and respond to communications from

3 said plurality of billers regarding market segments of said bill payers by retrieving

4 information from said database and altering appearance and content of bills

5 presented to said bill payers based on said communications.

1 ~~79~~ 80. (New Claim) The system according to claim ~~72~~<sup>71</sup>, further comprising

2 interactivity functionality adapted to detect and respond to communications from

3 said plurality of billers regarding market segments of said bill payers by retrieving

4 information from said database and sending marketing messages to said bill payers

5 based on said communications.

1 ~~80~~ 81. (New Claim) The system according to claim ~~72~~<sup>71</sup>, further comprising an agent

2 interface coupled to said database adapted to allow a plurality of agents having

3 agency relationships with said plurality of billers to communicate with said bill

4 payers regarding bills.

1 ~~81~~ 82. (New Claim) The system according to claim ~~72~~<sup>71</sup>, further comprising bill payer

2 interactivity functionality adapted to detect and respond to communications from

3 said bill payers, by at least retrieving information from said database

4 corresponding to said bill payers and presenting said information to said bill

5 payers in a form requested by said bill payers; and biller interactivity functionality

6 adapted to detect and respond to communications from said plurality of billers, by

- Cont*  
*As*
- 7 at least retrieving information from said database corresponding to said plurality
  - 8 of billers and presenting said information to said plurality of billers in a form
  - 9 requested by said plurality of billers.
-